

**ABELSON & TRUESDALE, LLC**

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Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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In re:	:
ROBERT STEPHENS	:
	: Case No: 13-3911 (NLW)
	: Chapter: 7
Debtor	:
	: <b>AMENDMENT TO SCHEDULE B &amp; C</b>
	: Exemptions
	:

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Schedules B & C heretofore filed herein, is amended as follows:

SEE ATTACHED SCHEDULES

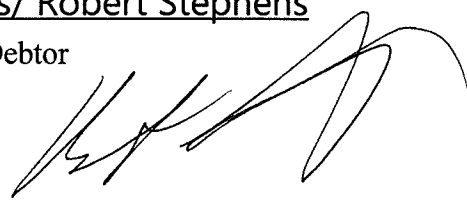
UNSWORN DECLARATION

I, Robert Stephens, declare under penalty of perjury that the foregoing is true and correct.

Executed on December 9, 2013

/s/ Robert Stephens

Debtor



In re **Robert W. Stephens**Case No. **13-33911**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TD Bank checking acct ending in 3658	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods & furnishings	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Older clothing	-	700.00
7. Furs and jewelry.		Jewelry	-	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **4,200.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Robert W. Stephens**Case No. **13-33911**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Retirement Deferred Salary Plan of the Electrical Industry</b>	-	<b>39,596.00</b>
		<b>Retirement Plan Earnings Fund</b>	-	<b>21,370.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **60,966.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Robert W. Stephens**Case No. **13-33911**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>3rd party lawsuit/pending/subject to comp lien</b>	-	<b>Unknown</b>
		<b>Atty: Richard M. Aberle, Esq 259 Mineola Blvd Mineola, NY 11501</b>		
		<b>Comp claim/receiving as income (lost wages)</b>	-	<b>0.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1986 Chevrolet Lumina (vehicle in wife's name)</b>	-	<b>500.00</b>
		<b>1997 Jeep Sprint</b>	-	<b>1,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **1,500.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Robert W. Stephens**

Case No. **13-33911**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **66,666.00**

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Robert W. Stephens**Case No. **13-33911**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Residence/16 Roliver St, Rutherford, NJ 07070/Bergen County//Threshold: 250000 FMV; Less: 25000 Approx. cost of sale, 218082 Mortgage satisf. = 6918 Equity Less: 6918 Exemption = Liquidation Equity</b>	11 U.S.C. § 522(d)(1)	6,918.00	250,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>TD Bank checking acct ending in 3658</b>	11 U.S.C. § 522(d)(5)	200.00	200.00
<b>Household Goods and Furnishings</b>			
<b>Household goods &amp; furnishings</b>	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00
<b>Wearing Apparel</b>			
<b>Older clothing</b>	11 U.S.C. § 522(d)(3)	700.00	700.00
<b>Furs and Jewelry</b>			
<b>Jewelry</b>	11 U.S.C. § 522(d)(4)	300.00	300.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>Retirement Deferred Salary Plan of the Electrical Industry</b>	11 U.S.C. § 522(d)(12)	36,263.00	39,596.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>3rd party lawsuit/pending/subject to comp lien</b>	11 U.S.C. § 522(d)(11)(D)	22,975.00	Unknown
	11 U.S.C. § 522(d)(5)	12,525.00	
<b>Atty: Richard M. Aberle, Esq 259 Mineola Blvd Mineola, NY 11501</b>	11 U.S.C. § 522(d)(11)(E)	Unknown	
<b>Comp claim/receiving as income (lost wages)</b>	11 U.S.C. § 522(d)(11)(E)	Unknown	0.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>1986 Chevrolet Lumina (vehicle in wife's name)</b>	11 U.S.C. § 522(d)(2)	500.00	500.00
<b>1997 Jeep Sprint</b>	11 U.S.C. § 522(d)(2)	1,000.00	1,000.00

Total:	<b>84,381.00</b>	<b>295,296.00</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt